

Table II.B.2.b.1.b Among self-insured plans, percent of private-sector employees that are enrolled in a plan with stop-loss coverage by firm size and State: United States, 2020

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	64.1%	22.0%	24.3%	49.1%	82.7%	62.1%	30.6%	65.2%
New England:								
Connecticut	55.9%	--	--	--	68.6%	54.8%	--	56.8%
Maine	53.2%	--	--	85.1%	94.4%	45.9%	--	53.2%
Massachusetts	58.6%	--	--	--	77.5%	57.7%	--	60.0%
New Hampshire	72.0%	--	--	75.3%	84.0%	70.4%	--	73.3%
Rhode Island	82.3%	--	--	--	88.7%	84.3%	--	84.9%
Vermont	85.3%	--	--	55.1%	96.3%	85.4%	23.8% *	87.7%
Middle Atlantic:								
New Jersey	63.2%	--	--	--	95.0%	63.0%	0.0%	65.0%
New York	61.0%	--	--	17.0% *	83.6%	59.3%	30.0% *	61.6%
Pennsylvania	72.7%	--	--	--	90.8%	69.4%	--	73.2%
East North Central:								
Illinois	65.3%	--	--	34.0% *	82.6%	64.7%	--	66.7%
Indiana	77.7%	--	--	81.0%	83.8%	77.4%	--	79.0%
Michigan	64.3%	--	--	--	91.9%	57.6%	--	65.7%
Ohio	60.9%	--	--	--	92.5%	55.4%	29.7% *	62.0%
Wisconsin	72.1%	--	--	--	97.9%	69.6%	44.3% *	73.6%
West North Central:								
Iowa	70.7%	--	--	--	84.7%	69.4%	--	71.5%
Kansas	69.4%	--	--	77.1%	94.7%	64.2%	--	72.0%
Minnesota	56.2%	--	--	--	86.8%	49.9%	40.9% *	56.9%
Missouri	77.3%	--	--	80.3%	87.7%	76.0%	--	78.6%
Nebraska	73.1%	--	--	87.2%	82.2%	69.5%	--	73.5%
North Dakota	69.1%	--	--	--	79.6%	72.2%	--	70.5%
South Dakota	65.7%	--	--	--	93.7%	61.0%	--	68.7%
South Atlantic:								
Delaware	75.4%	--	--	65.6%	90.5%	73.9%	--	77.2%
District of Columbia	71.8%	--	--	0.0%	92.3%	68.9%	--	74.0%
Florida	64.0%	--	--	22.8% *	--	67.5%	17.7% *	66.2%
Georgia	74.7%	--	--	--	79.1%	75.6%	--	76.0%
Maryland	71.7%	--	--	73.9%	87.2%	72.5%	25.4% *	74.9%
North Carolina	63.5%	--	--	2.2% *	86.3%	61.1%	0.0%	64.1%
South Carolina	65.8%	--	--	--	83.6%	63.6%	--	67.3%
Virginia	65.4%	--	--	--	94.0%	62.4%	--	66.8%
West Virginia	67.6%	--	--	--	93.1%	62.5%	--	67.4%
East South Central:								
Alabama	62.5%	--	--	--	100.0%	57.8%	--	63.4%
Kentucky	68.2%	--	--	100.0%	96.2%	62.7%	--	69.0%
Mississippi	65.3%	--	--	--	78.6%	64.6%	--	65.6%
Tennessee	58.8%	--	--	--	94.8%	52.3%	--	59.6%
West South Central:								
Arkansas	71.9%	--	--	--	95.6%	70.3%	--	73.2%
Louisiana	66.5%	--	--	--	57.8% *	69.4%	--	68.4%
Oklahoma	68.2%	--	--	--	76.1%	66.3%	--	68.8%
Texas	63.7%	--	--	71.0%	61.6%	64.6%	41.3% *	64.5%
Mountain:								
Arizona	65.0%	--	--	--	78.3%	67.1%	--	66.2%
Colorado	72.9%	--	--	92.3%	83.0%	69.5%	--	74.4%
Idaho	59.7%	--	--	--	85.0%	56.7%	--	60.5%
Montana	71.6%	--	--	--	69.1%	77.8%	--	76.7%
Nevada	57.8%	--	--	--	82.1%	55.1%	--	58.9%
New Mexico	72.1%	--	--	--	65.7%	75.6%	--	73.1%
Utah	66.3%	--	--	--	87.3%	66.1%	--	67.4%
Wyoming	72.0%	--	--	55.3%	91.4%	74.3%	35.0% *	76.3%
Pacific:								
Alaska	57.7%	--	--	--	79.9%	46.8%	--	59.6%
California	51.0%	--	--	--	72.2%	48.8%	31.3% *	51.5%
Hawaii	50.0%	--	--	--	--	57.2%	0.0%	56.6%
Oregon	61.4%	--	--	--	68.9%	62.6%	--	63.3%
Washington	50.1%	--	--	--	90.2%	42.7%	--	50.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Table II.B.2.b.1.b Standard errors among self-insured plans for percent of private-sector employees that are enrolled in a plan with stop-loss coverage by firm size and State: United States, 2020

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.02%	5.18%	4.71%	3.63%	1.51%	1.21%	2.73%	1.05%
New England:								
Connecticut	3.98%	--	--	--	12.40%	4.34%	--	4.08%
Maine	10.77%	--	--	10.11%	3.25%	11.73%	--	11.16%
Massachusetts	5.45%	--	--	--	11.21%	6.04%	--	5.56%
New Hampshire	4.50%	--	--	14.82%	8.56%	5.45%	--	4.61%
Rhode Island	3.63%	--	--	--	5.55%	4.22%	--	3.59%
Vermont	2.60%	--	--	14.40%	2.23%	3.60%	14.79% *	2.52%
Middle Atlantic:								
New Jersey	5.84%	--	--	--	3.18%	6.70%	0.00%	6.02%
New York	4.15%	--	--	7.87% *	6.36%	4.67%	13.13% *	4.22%
Pennsylvania	4.17%	--	--	--	5.04%	4.98%	--	4.24%
East North Central:								
Illinois	4.09%	--	--	12.52% *	6.04%	4.81%	--	4.18%
Indiana	3.87%	--	--	8.65%	6.19%	4.91%	--	3.96%
Michigan	4.70%	--	--	--	5.57%	5.64%	--	4.77%
Ohio	5.70%	--	--	--	4.10%	6.86%	12.19% *	5.91%
Wisconsin	5.52%	--	--	--	1.49%	6.80%	15.56% *	5.75%
West North Central:								
Iowa	4.10%	--	--	--	6.10%	5.06%	--	4.14%
Kansas	3.82%	--	--	14.69%	2.64%	4.59%	--	3.81%
Minnesota	8.90%	--	--	--	8.27%	10.62%	15.27% *	9.36%
Missouri	3.69%	--	--	12.24%	6.60%	4.42%	--	3.72%
Nebraska	5.05%	--	--	9.22%	5.76%	6.74%	--	5.21%
North Dakota	5.04%	--	--	--	7.71%	6.51%	--	5.20%
South Dakota	6.35%	--	--	--	2.72%	8.49%	--	6.74%
South Atlantic:								
Delaware	6.22%	--	--	13.95%	7.03%	8.34%	--	6.08%
District of Columbia	5.34%	--	--	0.00%	3.35%	6.89%	--	5.34%
Florida	5.02%	--	--	15.09% *	--	5.40%	11.80% *	5.21%
Georgia	4.49%	--	--	--	10.53%	5.14%	--	4.55%
Maryland	5.08%	--	--	14.56%	7.17%	6.13%	11.46% *	5.35%
North Carolina	5.23%	--	--	2.42% *	7.24%	6.17%	0.00%	5.26%
South Carolina	6.31%	--	--	--	9.24%	7.86%	--	6.50%
Virginia	6.66%	--	--	--	3.87%	7.80%	--	6.85%
West Virginia	5.30%	--	--	--	4.37%	6.01%	--	5.33%
East South Central:								
Alabama	7.66%	--	--	--	0.00%	8.79%	--	7.89%
Kentucky	5.61%	--	--	0.00%	2.11%	6.66%	--	5.68%
Mississippi	6.22%	--	--	--	10.11%	7.24%	--	6.46%
Tennessee	5.68%	--	--	--	3.21%	6.58%	--	5.79%
West South Central:								
Arkansas	5.27%	--	--	--	3.26%	5.93%	--	5.37%
Louisiana	5.31%	--	--	--	17.42% *	5.82%	--	5.53%
Oklahoma	5.24%	--	--	--	8.62%	6.48%	--	5.40%
Texas	3.30%	--	--	12.55%	7.73%	3.80%	12.53% *	3.38%
Mountain:								
Arizona	5.75%	--	--	--	12.71%	6.71%	--	5.94%
Colorado	5.39%	--	--	6.34%	6.95%	7.29%	--	5.51%
Idaho	7.46%	--	--	--	10.13%	8.64%	--	7.67%
Montana	5.89%	--	--	--	11.40%	7.01%	--	5.80%
Nevada	5.95%	--	--	--	9.77%	6.78%	--	6.04%
New Mexico	6.37%	--	--	--	15.31%	7.55%	--	6.68%
Utah	6.15%	--	--	--	8.36%	7.05%	--	6.50%
Wyoming	5.02%	--	--	15.69%	3.88%	7.20%	12.28% *	5.34%
Pacific:								
Alaska	6.99%	--	--	--	7.48%	9.47%	--	7.30%
California	5.18%	--	--	--	9.11%	5.86%	10.86% *	5.32%
Hawaii	6.23%	--	--	--	--	7.15%	0.00%	6.59%
Oregon	6.05%	--	--	--	9.56%	7.64%	--	6.28%
Washington	8.25%	--	--	--	6.60%	9.26%	--	8.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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